



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Levchin, *et al.*
Application No. : 09/560,215
Filed : April 28, 2000
Docket : PAY00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 2164
Examiner : Vincent A. Millin

#7/a
S. Calles
4-23-02
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APR 22 2002

Technology Center 2100

REPLY UNDER 37 C.F.R. § 1.111

Honorable Commissioner of Patents
Washington, DC 20231

04/18/2002 GGEBREGI 00000101 09560215

01 FC:103
02 FC:102

90.00 OP
504.00 OP

Sir:

In response to the Office Action mailed January 15, 2002, please amend the subject application as follows and consider the following Remarks. Marked-up versions of all amendments are provided in the attached Appendix.

AMENDMENTS

In the Specification:

Please insert the following paragraph on page 1, before line 10:

a 1
This application claims the benefit of U.S. Provisional Patent Applications 60/131,985 (filed April 30, 1999), 60/144,633 (filed July 19, 1999) and 60/172,311 (filed December 17, 1999).

In the Claims:

Clean versions of all pending claims of the application are presented here, including those that have not been amended.

a 2 *sub 1* 1. (Once Amended) A method of facilitating a value exchange between